Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 1 of 85

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Y	our full name	Michelle	
	Vrite the name that is on	First name	First name
	our government-issued picture identification (for	Middle name	Middle name
e	xample, your driver's	Daniels	
lie lie	cense or passport	Last name	Last name
ic	Bring your picture dentification to your neeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. /	All other names you		
	nave used in the last	First name	First name
8	3 years		
	nclude your married or	Middle name	Middle name
П	naiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. (Only the last 4 digits of your Social	XXX - XX- 2044	xxx - xx-
8	Security number or ederal Individual	OR	OR
I I	ederai individual Faxpayer dentification number ITIN)	9 xx - xx-	9 xx - xx-

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 2 of 85

De	ebtor 1 Michelle First Name	Daniels Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		11140 S. Ridgeland ,Apt. 2B Number Street	Number Street
		Worth Illinois 60482	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 3 of 85

De	ebtor 1 Michelle		Daniels		Case number (if kno	own)	
	First Name	Middle Nam					
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order. If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	ypically, if you attorney is so a pre-printed you choose stallments (Omay request your fee, an our family sint the Application	ou are paying the submitting your ed address. e this option, significial Form 103 this option only d may do so on ze and you are use.	e fee yourself, payment on your and attach to BA). If you are filing the your incorunable to pay to the pay t	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois	WhenWhenWhen	2/14/2014 MM / DD / YYYY 3/19/2012 MM / DD / YYYY	Case number _ Case number _ Case number _	1:2014bk04726 1:2012bk10847
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11.	Do you rent your residence?	✓ No.	e 12. I landlord obtained an evictio Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.			<i>st You</i> (Form 10	1A) and file it with

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 4 of 85

Daniels Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 5 of 85

Debtor 1 Michelle Daniels Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Mair Document Page 6 of 85

Debtor 1 Michelle Daniels Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michelle Daniels Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/20/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 7 of 85

Debtor 1 Michelle		Daniels	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Hilary L Jabs		Date	2/20/2018
	Signature of Attorney	for Debtor		M / DD / YYYY
	olghataro or / titolino)	.0. 200.0.		
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 8 of 85

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Michelle		Daniels	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$24,900.00
1c. Copy line 63, Total of all property on Schedule A/B	\$24,900.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$36,939.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$6,800.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$28,448.00
Your total liabilities	\$72,187.00
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,862.75
Copy your combined monthly income nom line 12 or Scriedule I	
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,642.00

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 9 of 85

Debtor 1 Michelle **Daniels** _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,275.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$10,791.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$10,791.00

9g. Total. Add lines 9a through 9f.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 10 of 85

Fill in this	inform	nation to identify your c	ase:			Ī		
Debtor 1		Michelle			Daniels			
Debtor 1		First Name	Middle N	lame				
Debtor 2 (Spouse, if fil	ling)	First Name	Middle N	Jame	Last Name			
United Sta	ates Ba	nkruptcy Court for the:	Northern		District of Illinois			
Case num					(State)			
(If known)								Check if this is an
<u>Officia</u>	ıl Fc	orm 106A/B						amended filing
Sched	dule	A/B: Prope	rty					12/1
category v responsibl write your	where e for s name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very		ople are this fo	e filing together, both a rm. On the top of any a	re equally
					or Other Real Estate You Own or			
1. Do you		or nave any legal or ed o to Part 2	quitable interest	ın an	y residence, building, land, or similar	propert	y?	
		Where is the property?						
1.1		address, if available, or	other description	Wh	at is the property? Check all that apply Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Numb	per Street			Land		Describe the nature o	f vour ownership
				H	Investment property Timeshare		interest (such as fee s the entireties, or a life	imple, tenancy by
	City	State	Zip Code		Other		-	
				W h	o has an interest in the property? Che	eck	(see instructions)	mmunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another her information you wish to add about	thic ita	m such as local	
					perty identification number:	tills ite	iii, sucii as iocai	
If you	own o	r have more than one, li	st here:					
1.2				Wh	at is the property? Check all that apply Single-family home	•		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Numb	per Street			Land		Describe the nature o	f vour ownership
				H	Investment property Timeshare		interest (such as fee s the entireties, or a life	imple, tenancy by
	City	State	Zip Code		Other			e estate), ii kilowii.
				Wh one	o has an interest in the property? Cho e.	eck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
				L	At least one of the debtors and another			
					her information you wish to add about operty identification number:	t this ite	m, such as local	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 11 of 85

otor 1 Michelle			Daniels	Case numbe	r (if known)	
First Name		Middle Name	Last Name			
Street address	if available, or othe	Г	What is the property? Check all that a Single-family home	pply.	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> in interest in the secured by Property
	in available, or our	[Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Number S	Street State 2	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
ŕ		· [Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano		Check if this is co (see instructions)	mmunity property
	value of the porti	r on you own for a	Other information you wish to add all property identification number:all of your entries from Part 1, includers. ere			
own that someon	-	lease a vehicle,	t in any vehicles, whether they are ralso report it on Schedule G: Executory cycles	•	-	
Yes						
3.1 Make Model: Year:	<u>-</u> 2	Buick Regal 011	Who has an interest in the propone. Debtor 1 only	erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Approxima Other info	rmation:	105000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property? \$8225.00	Current value of the portion you own? \$8225.00
			Check if this is community p	property (see		
3.2 Make Model: Year:		Chrysler 300 013	Who has an interest in the propone.	erty? Check	Do not deduct secured the amount of any secured treditors Who Have Cla	red claims on <i>Schedul</i>
	ate mileage:	9800	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property? \$16275.00	Current value of the portion you own?
			Check if this is community prinstructions)	property (see		

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 12 of 85

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Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 13 of 85

Daniels Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed, Living room set \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, TV \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$400.00 for Part 3. Write that number here

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 14 of 85

Debtor 1 Michelle Daniels Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 15 of 85

Deb	tor 1 Michelle First Name	Middle Name	Daniels Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotia include personal checks, cashiers	s' checks, promissory note	es, and money orders.	
	✓ No	ents are those you cannot transfe	er to someone by signing	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pensior Examples: Interests in II), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:	_		
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		prepayments d deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:	-		
		Telephone:			
		Water:	-		
		Rented furniture:			
		Other:			_
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	a number of years)	
	No Yes	Issuer name and description:		• ,	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 16 of 85

Debt	or 1 Michelle First Name	Daniels Case num Middle Name Last Name	ber (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qualified 530(b)(1), 529A(b), and 529(b)(1).	state tuition program.	
	No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. §	§ 521(c):	
25.	Trusts, equit	table or future interests in property (other than anything listed in line 1), and right	s or powers	
	exercisable f	for your benefit		
	Yes. Desc	cribe		
26.	Patents, cop	pyrights, trademarks, trade secrets, and other intellectual property		
	Examples: Into	ternet domain names, websites, proceeds from royalties and licensing agreements		
	Yes. Desc	cribe		
27.	licenses fra	anchises, and other general intangibles		
	Examples: Bu	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, profe	essional licenses	
	Yes. Desc	cribe		
B.4				O
Mor	ney or prope	erty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o			portion you own? Do not deduct secured
	Tax refunds o	owed to you specific information	Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about your	owed to you	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your	specific information ut them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and and and are supported. Family supported Examples: Pass	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ment, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and a second of the	specific information ut them, including whether already filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settled specific information	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 17 of 85

	tor 1 Michelle	Daniels	Case number (if known)	
	First Name Midd	dle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance.	nce; health savings account (HSA); credit, hor	neowner's, or renter's insurance	
	✓ No Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due yo If you are the beneficiary of a living trust, property because someone has died. No Yes. Describe	ou from someone who has died expect proceeds from a life insurance policy,	or are currently entitled to receive	
33.		or not you have filed a lawsuit or made a tes, insurance claims, or rights to sue	demand for payment	
34.	Yes. Describe Other contingent and unliquidated classes off claims	aims of every nature, including countercla	nims of the debtor and rights	
35.	Yes. Describe Any financial assets you did not alread ✓ No Yes. Describe	dy list		
36.		ries from Part 4, including any entries for		
Part	5: Describe Any Business-Relate	ed Property You Own or Have an Int	erest In. List any real estate in Pa	rt 1.
37.	Do you own or have any legal or equit	able interest in any business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions	you already earned		
	No Yes. Describe			
39.		pplies software, modems, printers, copiers, fax macl	nines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe			

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 18 of 85

Deb	tor 1 Michelle		Daniels	Case number (if known)	
1.5	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your	trade	
	✓ No				
	Yes. Describe				
41	Inventory				
41.					
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				
					_
43. (Customer lists, mailing	lists, or other compilat	ions		
	—				
		include personally identifial	ole information (as defined in 11 U.S.	C & 101(/11A))2	
	L Tes. Do your lists i	include personally identilial	ole information (as defined in 11 0.3.	C. 9 101(41A)):	
	No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				
	information				
					<u> </u>
					<u> </u>
45. A	dd the dollar value of a	all of your entries from P	art 5, including any entries for pa	ges you have attached	
for Pa	art 5. Write that number	er here			
D-1	Describe Any F	arm- and Commercia	al Fishing-Related Property Y	ou Own or Have an Interest In.	
Part	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	any legal or equitable int	erest in any farm- or commercial	fishing-related property?	
	No. Co to Doub 7	,	and the second s	g	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47				Do not deduct secured claims
47	Farm animals				or exemptions
47.	Examples: Livestock, p	oultry, farm-raised fish			
		•			
	No Noscribo				
	Yes. Describe				
					ı

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 19 of 85

Deb	tor 1 Michelle		Daniels	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	_				
					
49.	Farm and fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
	✓ No				
	Yes. Describe				
50	Form and fishing suppl	lies showingle and food			
30.	—	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	I not already list		
	No.		•		
	Yes. Describe				
	Tes. Describe				
52 A	dd the dellar value of al	I of your entries from Part 6, includi	na any ontrine for nago	s you have attached	
		here		-	
>				L	
Part	7: Describe All Pro	perty You Own or Have an Inte	rest in That You Did I	Not List Above	
53.		perty of any kind you did not already	list?		
	Examples: Season tickets	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write t	hat number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
ıaıı	o. List the rotals of	Lacin are or uno com			
55.	Part 1: Total real estate	, line 2		>	
56.	part 2 total vehicles, lin	e 5	\$24500.00		
57. F	Part 3: Total personal an	d household items, line 15		-	
			\$400.00	-	
58.F	Part 4: Total financial as	sets, line 36		-	
59.	Part 5: Total business-re	elated property, line 45			
60.	Part 6: Total farm- and f	ishing-related property, line 52		-	
61	Part 7: Total other prop	erty not listed line 54	-	_	
62.	Total personal property.	Add lines 56 through 61.	\$24900.00		+ \$24900.00
				Copy personal property total	
					\$24900.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 20 of 85

Debtor 1 Michelle Danie	iels
First Name Middle Name Last	Name
Debtor 2	
(Spouse, if filing) First Name Middle Name Last I	Name
United States Bankruptcy Court for the: Northern District of I	Illinois
	(State)
Case number	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Schedule A/B					
	Brief description: Buick Regal, 2011, 2011 Buick Regal	\$8,225.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief description: Checking account, Bank of America Line from	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Schedule A/B: 17						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 21 of 85

Debtor 1 Michelle Daniels Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Bed, Living room set 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) \$100.00 description: **✓** \$100.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Cellphone, TV 100% of fair market value, up to any Line from applicable statutory limit 07 Schedule A/B:

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 22 of 85

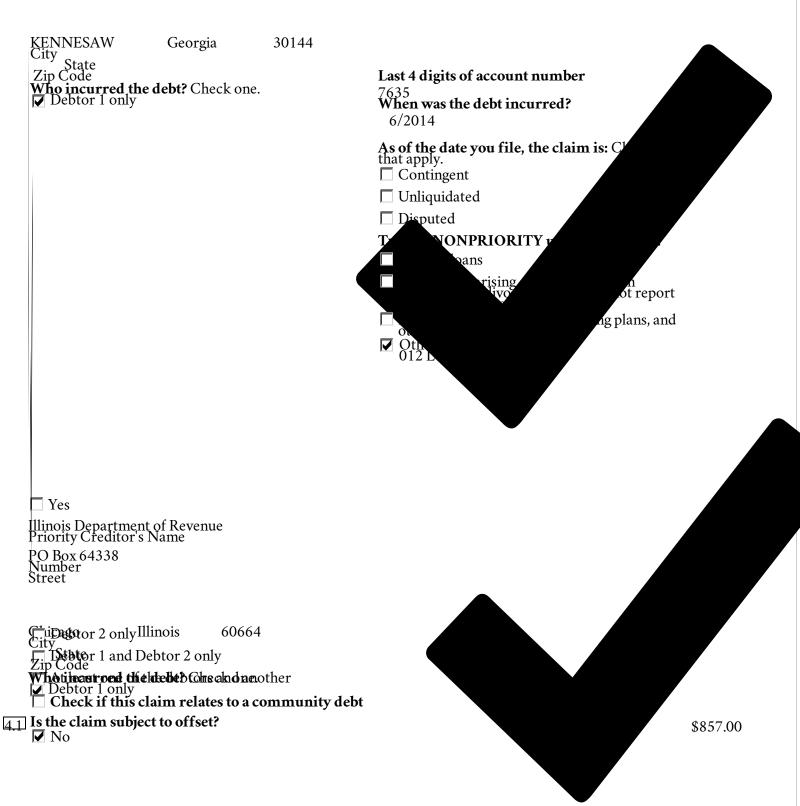
Fill in	this information to identify your ca	se:				
Dabte	nud Michalla	Davida				
Debto	or 1 Michelle First Name	Daniels Middle Name Last Name				
Debto						
(Spous	se, if filing) First Name	Middle Name Last Name				
United	d States Bankruptcy Court for the:	Northern District of Illinois				
Case (If knov	number vn)	(State)				
Off	icial Form 106D					Check if this is a amended filing
Scl	hedule D: Credit	ors Who Have Claims Se	cure	ed by Prop	ertv	12/1
Be as	complete and accurate as possib	ole. If two married people are filing together, both onal Page, fill it out, number the entries, and attac	are equa	ally responsible for s	supplying correct in	
	and case number (if known).	,		•		
1. I	Do any creditors have claims s	ecured by your property?				
	No. Check this box and subn	nit this form to the court with your other schedules.	You hav	e nothing else to rep	ort on this form.	
Ī	Yes. Fill in all of the information	n below.				
Part	1: List All Secured Claims					
2.		tor has more than one secured claim, list the creditor		Column A	Column B	Column C
		nan one creditor has a particular claim, list the other cre the claims in alphabetical order according to the credit		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	GLOBAL LENDING SERVICE	Describe the property that secures the claim:		\$18,810.00	\$16,275.00	\$2,535.00
	Creditor's Name 5 CONCOURSE PKWY NE STE Number Street	2013 Chrysler 300 As of the date you file, the claim is: Check all that	t apply.			
	-	Contingent				
	ATLANTA GA 30328	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only	An agreement you made (such as mortgage or	secured			
	Debtor 1 and Debtor 2 only	car loan)				
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)				
	and another	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt was 10/2016 incurred	Last 4 digits of account number 9673				
2.2	BRIDGECREST Creditor's Name	Describe the property that secures the claim:		\$18,129.00	\$8,225.00	\$9,904.00
	PO Box 53087	2011 Buick Regal				
	Number Street	As of the date you file, the claim is: Check all tha	t apply.			
		Contingent				
	Phoenix AZ 85072	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only	An agreement you made (such as mortgage or car loan)	secured			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)				
	At least one of the debtors and another	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt was 1/2017 incurred	Last 4 digits of account number0701				
	Add the dollar value of y here:	our entries in Column A on this page. Write that r	number	\$36,939.00		

	Case 18-04538	Doc 1	Filed 02/20/18	Entered 02/2	0/18 15:08:43	Desc Main	
Fill in this	information to ident	ifv vour c		JANA 13 AF US			
Debtor 1	Michelle First Name Middle Name Last Name		Danie	ls			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name						
United Stat for the: Case number (If known)	es Bankruptcy CourtNo	orthern	District III of (S	inois tate)			
Official Fo	rm 106E/F				□ Ch	neck if this is an amend	led filing
Schedul	e E/F: Creditors	Who H	lave Unsecui	red Claims	}		
Part	ete and accurate as pos RITY claims. List the o ecutory contracts on So red Leases (Official For Creditors Who Hold Cla e entries in the boxes of name and case number			rs with PRIOR contracts or un al Form 106A/ ny creditors with nore space is n uation Page to t	AITY claims and l nexpired leases to B) and on Schedu th partially secur eeded, copy the I this page. On the	Part 2 for creditors what could result in a could result in a could result in a could great to a could result in a could great and a could great you need, fill it of top of any additional	rith:laim. acts ted in ut, pages,
: Do any	creditors have priorit	y unsecur	ed claims against y	you?			
□ No	. Go to Part 2.						
▼ Yes							
1.							
Official l	Form Sch	edule E/	F: Creditors W	ho Have Unso	ecured Claims	page	: 1
Listali separat amount	of your priority unseceity for each claim. For each claim. For each, list that claim here and	ured clair ach claim l d show bot	ns. If a creditor has isted, identify what h priority and non	more than one type of claim it priority amount	priority unsecure is. If a claim has b s. As much as poss	d claim, list the credito oth priority and nonposible, list the claims in	or ciority

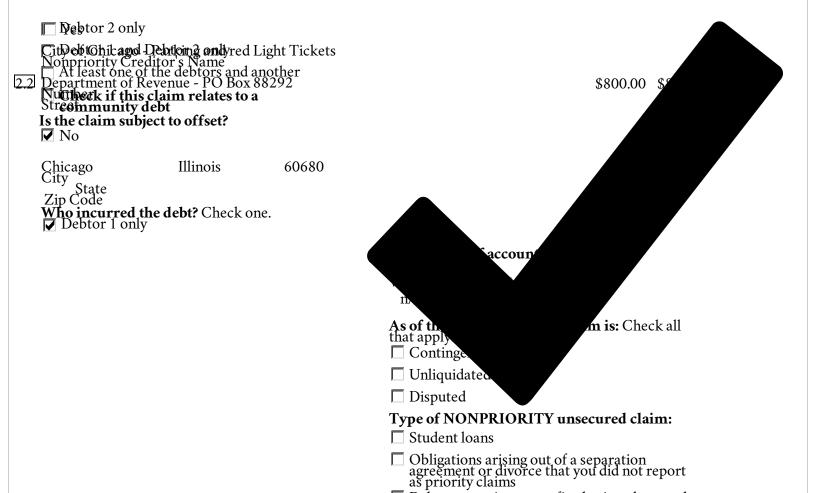
2.	Case 18-04538 Doc 1 F alphabetical order according to the creditor Continuation Page of Part I if more than or (For an explanation of each type of claim, see	Filed 02/20/18 Document r's name. If you h ne creditor hold the the instruction	Entered 02/20 Page 24 of 85 ave more than two s a particular claim as for this form in	1/18 15:08:43 Appriority unsecu in, list the other c the instruction b	Desc Main ared claims, fill creditors in Part booklet.)	out the
	Middle Nam			Tot	al Priority	Nonpriority
(if	Illinois Department of Engli Name Security Security Oce ditor's Name PO Box 4385 Wirdber Street			clai	m amount	amount
Par Lis	t t All of Your NONPRIORITY Unse	ecured Clain	ns			
2:	Dany creditors have nonpriority (unsect	ured claims aga	inst you?			
3.	Zip Code Zip Code Who incurred the debt? Check one. Destor 1 only	When was the n/a As of the date Check all that Contingent Unliquidat Disputed Type of PRICE Domestic so the government of the government of the continuous transfer of the government of the	e debt incurred? e you file, the claic apply. t ed ORITY unsecured support obligation certain other debt ment death or personal were intoxicated	m is: I claim: s s you owe	your other sch	nedules.
	List African Wonpriority unsecured classes and another of the African African and the African	red claim, list the claims already in	e creditor separate cluded in Part 1.	ely for each claim	n. For each clain	n listed,
	I▲ TAO				T	otal claim
	AARON SALES & LEASE OW Nonpriority Creditor's Name					

1015 COBB PLACE BLVD NW Number Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 25 of 85





Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of PRIORITY unsecured claim: □ Domestic support obligations □ Taxes and certain other debts you owe the government □ Claims for death or personal injury while you were intoxicated □ Other, Specify State Taxes



Debts to pension or profit-sharing plans, and

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document

Page 27 of 85 other similar debts Other. Specify Notice Only

4.2 Desbtor 2 only

Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

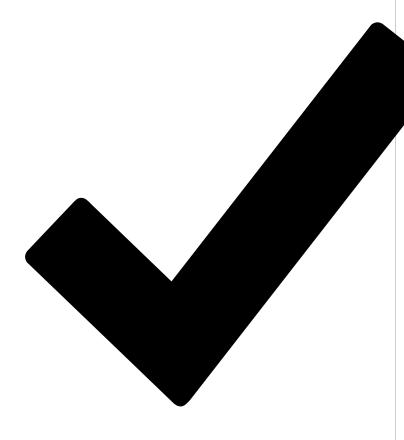
Is the claim subject to offset?

✓ No

ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street

Case 18	-04538 Doc 1		Entered 02/20/18 15:08:43	Desc Mail
IACKSONVILL E City State	Florida 32	Document 2256	Page 28 of 85	
City State Zip Code Who incurred the d ☑ Debtor 1 only	ebt? Check one.			
		75 W	st 4 digits of account number 67 hen was the debt incurred?	
□ Yes			of the date you file, the claim is at apply. Contingent Unliquidated Disputed	Check all
☐ Debtor 2 only			rpe of NONPRIORITY unsecure	d claim:
Debtor 1 and Deb	•		Student loans	
At least one of the		er 🗍	Obligations arising out of a separa agreement or divorce that you did as priority claims	ition I not report
☐ Check if this clai Is the claim subject t		munity debt	aš priority claims Debts to pension or profit-sharing	g plans, and
No	10 0118CL:		Debts to pension or profit-sharing other similar debts Other. Specify	7 F) WILL
		1.	Other. Specify 001 Collection; Collecting for	
			ORIGINAL CREDITOR: COMCAST CABLE COMMUNICATIONS	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 29 of 85



☐ Yes

Official Form

Schedule E/F: Creditors Who Have Unsecured Claims

page 2

106E/F

DebtorMichelle

Daniels

1 First Name

Middle Name

Last Name

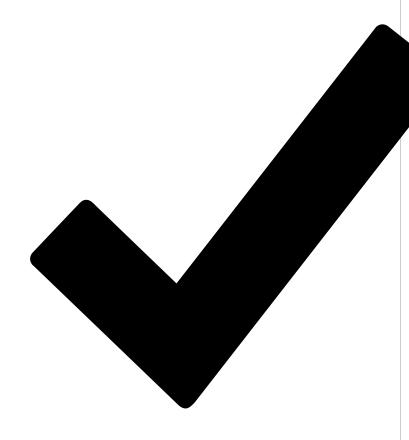
Case number

(if known)

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 30 of 85

Your NONPRIORITY Unsecured Claims - Continuation Page 2:

2:	After listing any entries on forth.	this page, number them	beginning with 4.5, followed by 4.6, and so	Total claim
	FIRST PREMIER BANK Nonpriority Creditor's Name	<u>;</u>		
	Lefferson Capital Systems, LL Number Street	C PO Box 7999		
	c/o Kelly Lukason			
	Saint Cloud Minnes City State Zip Code	sota 56302		
	Zip Code Who incurred the debt? Che Debtor I only	eck one.	Last 4 digits of account number 7306 When was the debt incurred? 5/2017	
			As of the date you file, the claim is: Check all that apply. ☐ Contingent	
			☐ Unliquidated	
			☐ Disputed Type of NONPRIORITY unsecured claim:	
			☐ Student loans	
			 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify CreditCard 	
			Cicultoaru	
	☐ Debtor 2 only			
44	Debtor 1 and Debtor 2 on			\$444.00
T	☐ At least one of the debtors	and another		ψητη.00
	☐ Check if this claim relate	•		
	Is the claim subject to offset	?		



☐ Yes

FLAGSHIP CREDIT ACCEPT Nonpriority Creditor's Name 3 CHRISTY DR STE 201 Number Street

19317

CHADDS Pennsylvania
FORD
City
State
Zip Code
Who incurred the debt? Check one.

Debtor 1 only

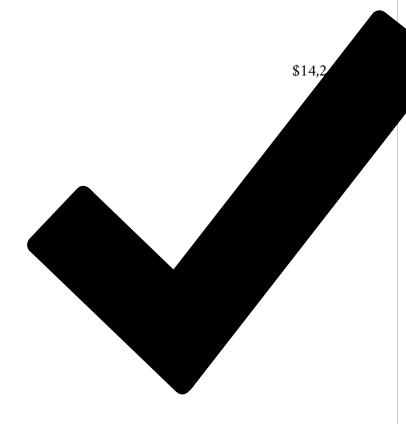
Last 4 digits of account number
1001
When was the debt incurred?
2/2014

As of the date you file, the claim is: Check all that apply.
□ Contingent
□ Unliquidated
□ Disputed

Type of NONPRIORITY unsecured claim:
□ Student loans
□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
□ Debts to pension or profit-sharing plans, and other similar debts
▼ Other, Specify 2007 Lincoln Navigator

☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Is the claim subject to offset?
☑ No



Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 33 of 85

☐ Yes

Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street

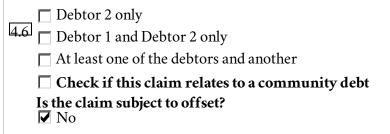
Legal Dept

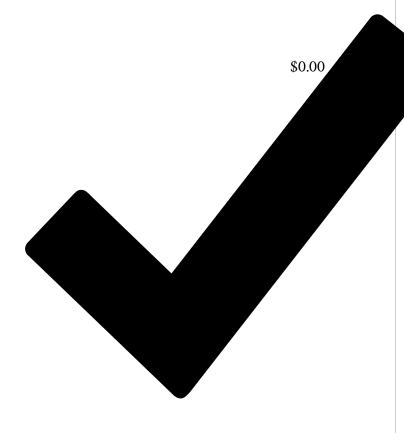
60515

Downers Grove Illinois
City
State
Zip Code
Who incurred the debt? Check one.

✓ Debtor 1 only

Last 4 digits of account number	
When was the debt incurred? n/a	
As of the date you file, the claim is: Check all that apply. □ Contingent	
☐ Unliquidated	
☐ Disputed	
Type of NONPRIORITY unsecured claim: ☐ Student loans	
Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Notice Only 	





Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Page 35 of 85 Document

Official Form

Schedule E/F: Creditors Who Have Unsecured Claims

page 3

106E/F

DebtorMichelle

Daniels

First Name 1

☐ Yes

Middle Name

Last Name

Case number

(if known)

Part Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

JEFFERSON CAPITAL SYST Nonpriority Creditor's Name

16 MCLELAND RD Number Street

Minnesota

56303

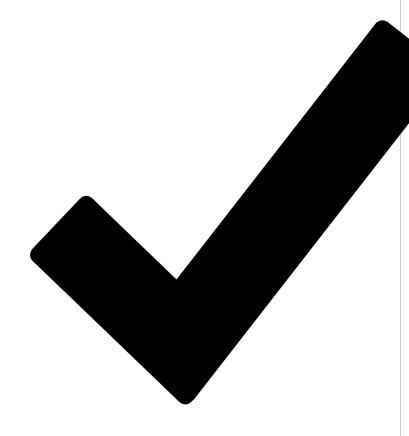
Zip Code Who incurred the debt? Check one. ✓ Debtor I only

Last 4 digits of account number

\$1,102.00

0003 When was the debt incurred? 12/2015

	As of the date you file, the claim is: Check all that apply. ☐ Contingent
	☐ Unliquidated
	☐ Disputed
	Type of NONPRIORITY unsecured claim: ☐ Student loans
	 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Verizon Wireless
☐ Debtor 2 only	
☐ Debtor 1 and Debtor 2 only	
At least one of the debtors and another	
☐ Check if this claim relates to a community debt	
Is the claim subject to offset?	



TRIDENT ASST
Nonpriority Creditor's Name

53 PERIMETER CENTER EAST SUITE 440
Number
Street

ATLANTA Georgia 30346
City
State
Zip Code
Who incurred the debt? Check one.

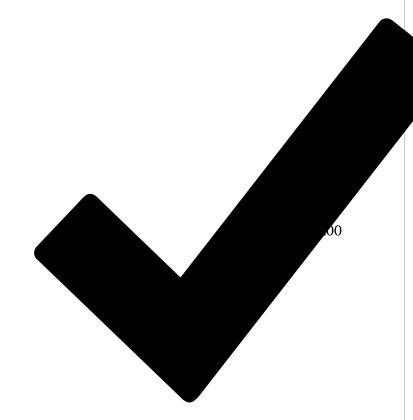
✓ Debtor 1 only

Last 4 digits of account number
8329
When was the debt incurred?
5/2013

As of the date you file, the claim is: Check all that apply.

□ Contingent
□ Unliquidated
□ Disputed

Type of NONPRIORITY unsecured claim:
□ Student loans
□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
□ Debts to pension or profit-sharing plans, and other similar debts
□ Other. Specify Collection; Collection; Collecting for ORIGINAL CREDITOR: 15



Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No

4.8

US DEPT OF ED/GLE Nonpriority Creditor of 2401 INTERNATION Number Street	ELSI 5 Name IAL LN	Document	Page 39 of 85
MADISON City State Zip Code Who incurred the del ✓ Debtor 1 only	Wisconsin bt? Check one.	53704	Last 4 digits of account number
			8581 When was the debt incurred? 12/2013
☐ Debtor 2 only ☐ Debtor 1 and Debto ☐ At least one of the c ☐ Check if this clain Is the claim subject to ☑ No	lebtors and anor		As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main

4.9		\$10,7	791.00
	☐ Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 40 of 85

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Page 41 of 85 Document

Official Form

Schedule E/F: Creditors Who Have Unsecured Claims

page 4

106E/F

DebtorMichelle

Daniels

First Name 1

Middle Name

Last Name

Case number

(if known)

Part Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.

6. 28 U.S.C. §159.

Add the amounts for each type of unsecured claim.

Total claims

6a. Domestic support obligations.

6a.

6b. Taxes and certain other debts you owe the

government

6b. \$0.00

6c.\$0.00

\$0.00

Total claims

from Part 1

Claims for death or personal injury while you 6c.

were intoxicated

\$6,800.00

6d.Other. Add all other priority unsecured claims. 6d. \$6,800.00

Write that amount here.

6e. Total. Add lines 6a through 6d.

6e.

Total claims

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Page 42 of 85 6f. Document 6f. Student loans **6g.**\$10,791.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as \$0.00 priority claims **Total claims 6h.**\$0.00 6h.Debts to pension or profit-sharing plans, and from Part 2 other similar debts \$17,657.00 6i. Other. Add all other nonpriority unsecured 6i. claims. Write that amount here. \$28,448.00 6j. Total. Add lines 6f through 6i. 6j.

Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims

page 5

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 43 of 85

Fill in this information to identify your case:							
Debtor 1	Michelle		Daniels				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(2-33-2)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	npany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Janowicz, Pawe Name	el		Residential Lease, Debtor is Lessee, Yearly Lease
	11140 S Ridge	eland		
	Number	Street		
	Worth	Illinois	60482	
	City	State	Zip Code	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main

		0430 10 040	Do	ocument Page	e 44 of 85	
Fill in th	his infor	mation to identify your o	case:			
Debtor	1	Michelle		Daniels		
		First Name	Middle Name	Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States E	Bankruptcy Court for the:	Northern	District of Illinois		
0		. ,		(State)		
Case n (If known						
					Check if this	
Ott:	امنما	Form 106U			amended filir	ng
OIIIO	Ciai	Form 106H				
Sch	edul	e H: Your Co	debtors		1	2/15
1. 2.	Do you No Ye Within t Californi	the every question. thave any codebtors? (limited in the last 8 years, have years, ladho, Louisiana, Nevalo, Go to line 3. the last 8 years, have years, ladho, Louisiana, Nevalo, So to line 3.	bu lived in a community pada, New Mexico, Puerto Ri	do not list either spouse as property state or territory co, Texas, Washington, and valent live with you at the	ry? (Community property states and territories include Arizona, and Wisconsin.)	
		Name of your spouse,	former spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Cod	ode	
;	again a	s a codebtor only if tha	t person is a guarantor o	r cosigner. Make sure yo	or if your spouse is filing with you. List the person shown in line tou have listed the creditor on Schedule D (Official Form 106D), Schedule D, Schedule E/F, or Schedule G to fill out Column 2.	2
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt	
					Check all schedules that apply:	

Ross, Terry **✓** Schedule D, line 2.1 Name Schedule E/F, line_____ 10239 S Morgan St Number Street Schedule G, line Chicago City 60643 Illinois State Zip Code

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 45 of 85

				5 -			
Fill in this	information to identify	your case:					
Debtor 1	Michelle		Daniels	S			
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2	ng) First Name	Middle Name	Last N	omo	— I п	An amended filing	
						A supplement showing po	est-netition chanter 13
United State the:	es Bankruptcy Court for	Northern	District of Illi	nois itate)		expenses as of the followi	
Case numb	er		(0)	iaie)			
(lf known)						MM / DD / YYYY	
Officia	l Form 106l						
Sched	ule I: Your In	come					12/15
information spouse. If r number (if	n about your spouse. I		d your spous	se is not filir	g with you, do	not include informatio	n about your
1. Fill in y	our employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	ved		Employed	
_	ave more than one job, separate page with			nployed		Not Employed	
	tion about additional	Occupation	Production				
	part time, seasonal, or	Employer's name	Advanced	Diamond Tech	nologies		
self-emp	oloyed work.	Employer's address	48 E Belm	ont Dr			
	tion may include student emaker, if it applies.		Number Str	,		Number Street	
			Romeoville		60446	_	
			City	State	Zip Code	City St	tate Zip Code
		How long employed there?					
Part 2: 0	Give Details About N	Nonthly Income					
spouse un	less you are separated.	the date you file this form e more than one employer, et to this form.	-	information fo	-		
deduc be.	ctions.) If not paid monthly	ary, and commissions (befo , calculate what the monthly		2.	\$2,946.67		
3. Estim	ate and list monthly ove	rtime pay.		3.	+ \$0.00		7
4. Calcu	ı late gross income. Add I	ine 2 + line 3.		4.	\$2,946.67		

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 46 of 85

Debtor 1M		Daniels	Case numbe	r <i>(if</i>	
FI	rst Name Middle Name I	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy lin	e 4 here	→ 4.	\$2,946.67		
5. List all p	payroll deductions:				
5a. Tax,	, Medicare, and Social Security deductions	5a.	\$431.17		
5b. Ma r	ndatory contributions for retirement plans	5b.	\$0.00		
5c. Volu	untary contributions for retirement plans	5c.	\$0.00		
5d. Req	uired repayments of retirement fund loans	5d.	\$0.00		
5e. Insu	ırance	5e.	\$0.00		
5f. Dom	estic support obligations	5f.	\$0.00		
5g. Uni d	on dues	5g.	\$0.00		
5h. Oth	er deductions. Specify:	_ 5h. +	\$0.00 +	. <u> </u>	
6. Add the +5h.	payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5$	f + 5g 6.	\$431.17		
7. Calculat	te total monthly take-home pay. Subtract line 6 from line	94. 7.	\$2,515.50		
8. List all o	other income regularly received:				
busi	income from rental property and from operating a iness, profession, or farm				
gros	ch a statement for each property and business showing as receipts, ordinary and necessary business expenses, and total monthly net income.	8a.	\$0.00		
	erest and dividends	8b.	\$0.00		
	nily support payments that you, a non-filing spouse, or endent regularly receive	а			
	ude alimony, spousal support, child support, maintenance, rce settlement, and property settlement.	8c.	\$0.00		
8d. Une	employment compensation	8d.	\$0.00		
8e. Soc i	ial Security	8e.	\$0.00		
Inclu cash unde	er government assistance that you regularly receive ade cash assistance and the value (if known) of any non-assistance that you receive, such as food stamps (benefits or the Supplemental Nutrition Assistance Program) or sing subsidies sify:	s 8f.	\$0.00		
8g. Pen	sion or retirement income	8g.	\$0.00		
_	er monthly income. Specify: Anticipated 2017 Tax Refun		\$347.25 +		
	other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -		\$347.25		
	nte monthly income. Add line 7 + line 9. entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,862.75	=	\$2,862.75
Include friends o	all other regular contributions to the expenses that you contributions from an unmarried partner, members of your or relatives. include any amounts already included in lines 2-10 or amounts.	household, your o	ependents, your roomr		
Specify:				11.	+ \$0.00
	e amount in the last column of line 10 to the amount in at amount on the Summary of Schedules and Statistical Su				\$2,862.75
	expect an increase or decrease within the year after	·			Combined monthly income
No		you me uns iorm:			
Yes	s. Explain:				

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main

		Docu	ment Page 47 of 85	.,	
Fill in this infor	mation to identify	/ your case:			
Debtor 1	Michelle First Name	Middle Name	Daniels Last Name		
Debtor 2				Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	
United States E	Bankruptcy Court	for the: Northern I	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number			(State)	MM / DD / YYY	<u></u>
Official	Form 10	6J			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people a eeded, attach another sheet to this ion.			
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
_ г	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debto	or 2.	
2. Do you hav	e dependents?	∏ No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	12 years	No.
					Yes.
			Child	11 years	✓ Yes.
expenses o	penses include f people other	✓ No			
than yourself and dependents	•	Yes			
Part 2: Estil	mate Your Ong	going Monthly Expenses			
-	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	n non-cash government assistance luded it on Schedule I: Your Income	-		Your expenses
	l or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$1,075.00
If not incl	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 48 of 85

Debtor 1 Michelle Daniels Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$70.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$210.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$135.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$452.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	10	Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
	200	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 49 of 85

Debtor 1	Michel	le		Daniels	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. Othe	r. Spec	ify:				21	\$0.00
22. Calc	ulate y	our monthly expen	ises.				\$2,642.00
22a.	Add line	es 4 through 21.					\$0.00
22b.	Copy li	ne 22 (monthly expe	enses for Debtor 2), if any,	, from Official Form 106J-2			\$2,642.00
22c.	Add line	e 22a and 22b. The	result is your monthly exp	enses.		22.	
23.Calc	ulate y	our monthly net inc	come.				
23a.	Copy lir	ne 12 (your combine	ed monthly income) from	Schedule I.		23a	\$2,862.75
23b.	Сору у	our monthly expens	es from line 22 above.			23b	\$2,642.00
			enses from your monthly i	ncome.			\$220.75
	The res	sult is your monthly i	net income.			23c	
V	tgage p No Yes	Explain here:	or decrease decause of a r	nodification to the terms of	your mongage?		

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 50 of 85

Fill in this information to identify your case:							
Debtor 1	Michelle		Daniels				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)		_					

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

// s/ Michelle Daniels
// Signature of Debtor 1

Date
// MM//DD/YYYY

| MM//DD/YYYY

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 51 of 85

Fill in this info	rmation to identify your	case:					
Debtor 1	Michelle		Daniels				
1	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ame Last Nam	e			
United States	Bankruptcy Court for the	Northern	District of Illino	is			
Case number			(State	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	r Individuals	Filina for	Bankru	ptcv	04/1
information. number (if kr	If more space is need nown). Answer every o	ed, attach a separ question.	rried people are filing trate sheet to this form	On the top of a			
Part 1: Giv	e Details About Your	Marital Status a	ind Where You Lived	Before			
1. What is	s your current marital st	tatus?					
	arried						
✓ No	t married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	e now?			
✓ No		ou lived in the last 3	3 years. Do not include v	where you live no	W.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From
_			To				То
011	Obsta	7:- 0 - 1		011	Obsta	7'- 0- 1-	
Cit	y State	Zip Code		City Same as D	State	Zip Code	Same as Debtor 1
				came as E			Camo do Bostor 1
Nu	mber Street		From	Number Street			From
			То				To
Cit	y State	Zip Code		City	State	Zip Code	
				-			
			use or legal equivalent i ma, Nevada, New Mexico,				ommunity property states
✓ No							
	Make sure you fill out S	Schedule H: Your C	odebtors (Official Form	106H).			

Entered 02/20/18 15:08:43 Desc Main Case 18-04538 Doc 1 Filed 02/20/18 Document Page 52 of 85

Daniels

Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$13000.00 Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$26000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 53 of 85

Debtor 1 Michelle Daniels __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 54 of 85

or 1	Michelle			Da	ıniels	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				· ———		
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				·		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 55 of 85

Debtor 1 Michelle Daniels Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 56 of 85

	tor 1 Michelle	Daniels	Case number (if known)	
	First Name Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		financial institution, set off any amo	unts from your
	✓ No			
	Yes. Fill in the details.			
		Describe the action the credi	tor took Date action was taken	Amount
	Creditor's Name	•		
	Number Street	-		
			1000	
		Last 4 digits of account number	r: XXXX-	
	City State Zip Code	•		
	5.ty 5.tate 2.p 5545			
	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another official		sion of an assignee for the benefit of	creditors, a court-
	□ No			
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	d you give any gifts with a total va	lue of more than \$600 per person?	
	☑ No			
	Yes. Fill in the details for each gift.			
		Describe the gifts	Dates you gave the gifts	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift Number Street	Describe the gifts	gave the	Value
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift	Describe the gifts	gave the	Value

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 57 of 85

14. Within 2 years before you filled for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No	Debt	tor 1	Michelle		Daniels	Case number (if know)	7)	
Ves. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Cherity's Name			First Name	Middle Name	Last Name			
Ves. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Cherity's Name								
Secretary State State Secretary	14.	Wit	hin 2 years before you filed fo	or bankruptcy, did yo	u give any gifts or contri	butions with a total value o	f more than \$600	to any charity?
Secretary State State Secretary			No					
Gifts or contributions to charities that fold innore than 8600 Charity's Name		M						
Charity a Name Number Street State Zip Code		Ш	Yes. Fill in the details for each	ch gift or contribution.				
Charity's Name Number Street			Gifts or contributions to cha	arities	Describe what you con	tributed	Date you	Value
Number Street City State Zip Code Part 8: List Certain Losses								
Number Street City State Zip Code Part 8: List Certain Losses								
Number Street City State Zip Code Part 8: List Certain Losses								·
Describe any insurance coverage for the loss			Charity's Name					
Describe any insurance coverage for the loss								
Describe any insurance coverage for the loss								
Semind Law Firm Person Who Was Pald Itinois 60643 City State Zip Code Email or website address Email or website			Number Street					
Semind Law Firm Person Who Was Pald Itinois 60643 City State Zip Code Email or website address Email or website								
15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No			City State	Zip Code				
15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No								
15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No	Part	6:	List Certain Losses					
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Include any attorneys, bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy perition? Include any attorneys, bankruptcy petition prepares, or credit counseling agencies for services required in your bankruptcy. No		_	No					
AB: Property. AB: Property.				ost and			-	
Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transfer was made Attorney's Fee - 350.00 Attorney's Fee - 350.00 Z19/2018 S350.00 Attorney's Fee - 350.00 Person Who Was Paid Number Street City State Zip Code Email or website address City State Zip Code Email or website address					pending insurance claim	s on line 33 of <i>Schedule</i>		
16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transfer was made					A/B: Property.			
16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transfer was made								
16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transfer was made								
16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transfer was made	Part	7:	List Certain Payments or	Transfers				
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address		Incl	No	petition preparers, or c	redit counseling agencies fo	or services required in your ba	nkruptcy.	
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address						of any property	or transfer	
Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address								
11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address					Attorney's Fee - 350.00		2/19/2018	\$350.00
Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address								
Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address			-					
City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address			Number Street					
City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address								
City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address			01:	00040				
Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address								
Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address			City State	Zip Code				
Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code Email or website address			Frankling walks and dress					
Person Who Was Paid Number Street City State Zip Code Email or website address			Email or website address					
Person Who Was Paid Number Street City State Zip Code Email or website address			Poroan Who Made the Poyme	nt if Not You				
Number Street City State Zip Code Email or website address			reison who made the rayine	iii, ii Not fou				
Number Street City State Zip Code Email or website address								
City State Zip Code Email or website address			Person Who Was Paid					
City State Zip Code Email or website address								
Email or website address			Number Street					
Email or website address								
Email or website address								
Email or website address			City State	Zin Codo				
			Only State	Zip Code				
			Fmail or website address					
Person Who Made the Payment, if Not You								
			D 14// 14 1 11 D					

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 58 of 85

Debtor	1 Michelle	Daniels	Case number (if known)		
	First Name Middle Name	Last Name			
he	ithin 1 year before you filed for bankruptcy, did elp you deal with your creditors or to make payr o not include any payment or transfer that you listed	nents to your creditors?	behalf pay or transfer	any property to anyo	one who promised to
 □	No Yes. Fill in the details.				
	-	Description and value of any patransferred	property	Date An payment or transfer was made	mount of payment
	Person Who Was Paid	-			
	Number Street	-			
	City State Zip Code	-			
th In	ithin 2 years before you filed for bankruptcy, did not ordinary course of your business or financial a clude both outright transfers and transfers made as not transfers that you have already listed on this state	affairs? security (such as the granting of a sec			
V	No				
	Yes. Fill in the details.				
		Description and value of propertransferred		y property or eceived or debts paid	Date transfer was made
	Person Who Received Transfer	-			
	Number Street	_			
	City State Zip Code Person's relationship to you	-			
	Person Who Received Transfer	-			
	Number Street	_			
	City State Zip Code Person's relationship to you	_			
be	ithin 10 years before you filed for bankruptcy, deneficiary? hese are often called asset-protection devices.)	id you transfer any property to a se	lf-settled trust or sim	ilar device of which y	you are a
<u> </u>	No				
L	Yes. Fill in the details.	Description and value of the	property transferred		Date transfer was made
	Name of trust				

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 59 of 85

Debtor 1 Michelle Daniels Case number (if known)
First Name Middle Name Last Name

Part	8:	List Certain Fina	ncial Ac	counts, Instru	ments, Saf	e Deposit Bo	oxes, and Sto	orage Units		
20.	mov Inclu	ed, or transferred?	? gs, money	market, or other	financial acco			s held in your name, or ares in banks, credit unio		
		No Yes. Fill in the deta	ails.							
		ress. Tim in the deta	ano.		Last 4 c	ligits of accou		of account or ument	Date account was closed, sold, moved, or	Last balance before closing or transfer
									transferred	
		Person Who Was P	aid		_ XXXX-		브	Checking Savings		
		Number Street			_			Noney market		
					_			Brokerage		
		City	State	Zip Code	_			Other		
	-	Oity	Otate	Zip Oode	_ XXXX-			Checking		
		Person Who Was P	aid		_ /////			Savings		
		Number Street			_			Money market		
					_		느	3 Brokerage		
		City	State	Zip Code	_			Other		
		er valuables? No Yes. Fill in the deta	ails.		Who else	had access to	it?	Describe the cont	ents	Do you still have it?
		Name of Financial I	Institution		Name			-		No
		Number Street			Number	Street		-		Yes
					City	State	Zip Code	-		
		City S	State	Zip Code						
22.	Hav	e vou stored prope	ertv in a st	orage unit or pl	ace other tha	an vour home	within 1 vear l	pefore you filed for bank	kruptcv?	
		No	,			,				
	Ħ	Yes. Fill in the deta	ails.							
	_				Who else l	nad access to	it?	Describe the conto	ents	Do you still have it?
		Name of Storage F	acility		Name			-		No
		Number Street	,			Stroot		-		Yes
						Street		_		_
					City	State	Zip Code			
		City S	State	Zip Code						

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 60 of 85

Daniels Debtor 1 Michelle Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code

City

State

Zip Code

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 61 of 85

Debt		Michelle			Daniels	Case ni	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	cial or administra	ative proceeding under	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	Ħ	Yes. Fill in the det	ails.							
	ш				Court or agency	1	Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
		•			City State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	nnections to Any Bu	ısiness				
27.	Witl	hin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the foll	owing co	nnections to	any business	?
		A member of A partner in a	f a limited liab a partnership	oility company (L	de, profession, or othe LC) or limited liability pa e of a corporation	=	time or pa	art-time		
		An owner of	at least 5% o	of the voting or e	quity securities of a cor	poration				
	_	<u> </u>								
	⊻	No. None of the a								
		Yes. Check all the	at apply abo	ve and fill in the	details below for each I	ousiness.				
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	—	ant of bookkeeper		From	То	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			- Nome of account	ant or bookkooner		Dates busin	ess existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper		_	_	
		Oity	State	Zip Gode				From	То	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	_	C. ECSKNOOPOI		From	То	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 62 of 85

Debtor	r 1 Michelle		Daniels	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other parties.		ou give a financial statemen	t to anyone about your business? Include all financial institutions,
L	Yes. Fill in the details below	V.		
			Date issued	
	Name		MM/DD/YYYY	
	INdille		WIWI, 00, 11111	
	Number Street		_	
	City State	Zip Code	_	
Part 1	2: Sign Below			
tru	ue and correct. I understand t	hat making a false sta	tement, concealing property	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Michelle [Daniele	,	×
	Signature of Deb			Signature of Debtor 2
	J			Date
	Date 2/20/2018	3		
Dic	d you attach additional pages	to Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
	¹ No			
	4			
L	Yes			
Dic	d you pay or agree to pay som	eone who is not an at	torney to help you fill out ba	nkruptcy forms?
J	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
	1			Declaration, and Signature (Official Form 119).

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 63 of 85

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	No	orthern District of Illinois	
n re	Michelle Daniels	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMP	ENSATION OF ATTORNE	Y FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F compensation paid to me within one year before rendered or to be rendered on behalf of the debto	the filing of the petition in bankruptcy, or agi	reed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received	d	\$350.00
	Balance Due		\$3,650.00
2	. The source of the compensation paid to me was:		
	✓ Debtor	Other (specify)	
3	. The source of the compensation paid to me is:		
	✓ Debtor	Other (specify)	
4	. I have not agreed to share the above-disclos members and associates of my law firm.	ed compensation with any other person unle	ss they are
	I have agreed to share the above-disclosed of members or associates of my law firm. A copthe people sharing in the compensation, is a	y of the agreement, together with a list of the	
5	. In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects of the	e bankruptcy case, including:
	 a. Analysis of the debtor's financial situation bankruptcy; 	n, and rendering advice to the debtor in deter	mining whether to file a petition in
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan which	may be required;
	c. Representation of the debtor at the meeti	ng of creditors and confirmation hearing, and	d any adjourned hearings thereof;
	d. Representation of the debtor in adversary	proceedings and other contested bankrupto	y matters;
6	. By agreement with the debtor(s), the above-discle	osed fee does not include the following servi	ces:
		CERTIFICATION	
	I certify that the foregoing is a complete statement tor(s) in this bankruptcy proceedings.	of any agreement or arrangement for paymen	nt to me for representation of the
	2/20/2018	/s/ Hilary L Jabs	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 64 of 85

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 65 of 85

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 66 of 85

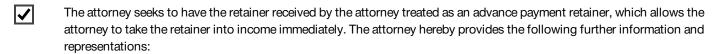
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$52.00 for expenses, leaving a balance due of \$4,012.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>2/</u>	/20/2018	
Signed:		
/s/ Michelle	e Daniels	
		/s/ Hilary L Jabs
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 73 of 85

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Daniels, Michelle Debtor(s)	Case No	Case No		
	Debitor(s)	Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their		
Date:	2/20/2018	/s/ Daniels, Mich Daniels, Michell Signature of De	e		

GLOBAL LENDING SERVICE 5 CONCOURSE PKWY NE STE ATLANTA, GA, 30328

BRIDGECREST PO Box 53087 Phoenix, AZ, 85072

FLAGSHIP CREDIT ACCEPT 3 CHRISTY DR STE 201 CHADDS FORD, PA, 19317

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AARON SALES & LEASE OW 6071 Broadway Merrillville, IN, 46410

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

TRIDENT ASST 53 PERIMETER CENTER EAST SUITE 440 ATLANTA, GA, 30346

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Illinois Tollway PO Box 5544 Chicago, IL, 60680 Illinois Department of Revenue PO Box 64338 Chicago, IL, 60664

Illinois Department of Employment Security PO Box 19509 Springfield, IL, 62794

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 77 of 85

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 78 of 85

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
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- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
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- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/19/2018	
Signed:		
/s/ Miche	elle Daniels	
$\underline{\hspace{1cm}}$	willy ()	/s/ Hilary L Jabs
Debtor(s		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 81 of 85

Debtor 1 Michelle First Name	Danie Middle Name Last N		own)
	estions for Reporting Purposes	varie	~
16. What kind of debts do you have?	16a. Are your debts primarily cor "incurred by an individual prin No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investigation. No. Go to line 16c. ✓ Yes. Go to line 17.	nsumer debts? Consumer debts are marily for a personal, family, or house siness debts? Business debts are destinent or through the operation of the wethat are not consumer debts or be	ehold purpose." ebts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		property is excluded and administrative ured creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and i	declare under penalty of periuny the	at the information provided is true and
For you	correct. If I have chosen to file under Chapportitle 11, United States Code. I ununder Chapter 7. If no attorney represents me and I of	ter 7, I am aware that I may proceed nderstand the relief available under	if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed e who is not an attorney to help me fill
	*	d and read the notice required by 11	
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	/s/ Michelle Daniels / V / Signature of Debtor 1	Signature	of Debtor 2
	Executed on 2/19/2018 MM / DD / Y	Execute	d on

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 82 of 85

Fill in this inform	nation to identify your c	ase:			
Debtor 1	Michelle		Daniels		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (If known)				_	
	Form 106De	eC		Check if this is an amended filing	
Declarati	on About an	Individual Debt	or's Schedules	12/15	
If two married p	eople are filing togeth	er, both are equally respor	sible for supplying correct	information.	
money or prope				king a false statement, concealing property, or obtaining 250,000, or imprisonment for up to 20 years, or both. 18	
Part 1: Sign	Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
I No					
Yes. N	Name of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).	

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Michelle Daniels
Signature of Debtor 1

Date 2/19/2018 MM/DD/YYYY

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 83 of 85

Debtor	r 1 Michelle		Daniels	Case number (if known)	
	First Name	Middle Name	Last Name		
c	reditors, or other		ou give a financial stater	nent to anyone about your business? Include all financial institutions,	
	No Yes. Fill in the	details below.			
			Date issued		
	News		MM/DD/YYYY	_	
	Name		MINIOD TTTT		
	Number Stre	et	-		
			_		
	City	State Zip Code			
Part 1	2: Sign Below				
tru	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		/s/ Michelle Daniels Wille Land	la C	Signature of Debtor 2	
	Olg	radic of Bostor i		Date	
	Dat	te 2/19/2018		Date	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
~	No				
Ē	Yes				
Die	d you pay or agree	e to pay someone who is not an a	ttorney to help you fill ou	it bankruptcy forms?	
~	No				
	Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice,	

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 84 of 85

Debte	First Name	Middle Name	Daniels Last Name	Case number (if known)	_
16.	Calculate the media	n family income that applies to y	ou. Follow these steps	•	
	16a. Fill in the state in	which you live.	Illinois		
	16b. Fill in the numbe	r of people in your household.	3		
		family income for your state and s	ize of		\$78,559.00
	household using the link sp	ecified in the separate instructions for		I a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines cor			-,	
				form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dispos	ck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total aver-	age monthly income from line 11	l.		\$1,275.00
19.				s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adju	stment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19	9a from line 18.			\$1,275.00
20.	Calculate your curre	ent monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	***************************************			\$1,275.00
	Multiply by 12 (ti	he number of months in a year).			x 12
	20b. The result is you	r current monthly income for the ye	ear for this part of the fo	rm.	\$15,300.00
	20c. Copy the median	n family income for your state and s	size of household from	line 16c.	\$78,559.00
21.	How do the lines cor	mpare?			
		nan line 20c. Unless otherwise orde od is 3 years. Go to Part 4.	ered by the court, on th	e top of page 1 of this form, check box 3, The	
		than or equal to line 20c. Unless of	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I	declare under penalty of perjury that	at the information on th	is statement and in any attachments is true and correct.	
		- 10	\cap		
	/s/ Michell Signature of I	1.110000	x	Signature of Debtor 2	
	Date 2/19/2	018		Date	
	MM/D	D/YYYY		MM/DD/YYYY	
		a, do NOT fill out or file Form 1220 b, fill out Form 122C-2 and file it v		39 of that form, copy your current monthly income from lin	e 14

Case 18-04538 Doc 1 Filed 02/20/18 Entered 02/20/18 15:08:43 Desc Main Document Page 85 of 85

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Daniels, Michelle Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MATRIX	
Th knowledge	ne above named Debtors hereby verify that the a	ttached list of creditors is true an	d correct to the best of their
Date:	2/19/2018	/s/ Daniels, Michelle Daniels, Michelle Signature of Debtor	middle e